

What is a scholarship?

The term "scholarship" can have many meanings. At its most basic meaning, a scholarship is money for college that you will not be expected to repay. Scholarships are worth seeking! Scholarships sponsored by colleges are often designated for students who fit a particular profile (from the college's home state, holding a specified grade average, enrolling in a particular major or bringing special talent in athletics, music, and the like). Other outside scholarships may be available to students whose parents work for a particular company or to students who are eligible for scholarships sponsored by church or civic organizations. You will need to check with each college to see what scholarships are available. You should also become familiar with any scholarships available through your company, community, or your high school guidance counselor. For more information on Scholarships use [SLFC's Toolkit](#).

Types of scholarships

The primary classifications of scholarships are; Merit/Athletic, Need, Ethnicity, Institution and General. Merit-based scholarships are offered to students based on the student's athletic, academic, artistic or other abilities. Financial need is not a consideration. Athletic-based scholarships are offered to both United State citizens and non US citizens based on athletic performance. Need-based scholarships are offered to students where the student and their family's financial situation is a primary factor in determining the recipient. Very often need-based private scholarships require the recipient to have high academic performance. Ethnicity-based scholarships require applicants to initially qualify based on race, religion, or national origin. Additional factors may be taken into consideration to determine the recipients. Institutional-based are scholarships awarded by a specific college or university to a student planning to attend that institution. General types of scholarships are those which are awarded for a variety of reasons which do not fall into one of the above categories. For example, some corporations give scholarships to their employees' children. Some scholarships have a "bond" requirement. Recipients may be required to work for a particular employer for a specified period of time, or to work in rural or remote areas. Otherwise, they may be required to repay the value of the support they received from the scholarship.

Where do I start?

Start locally! You are going to have the greatest success finding scholarships by starting with your parents, local employers, and local organizations. You can increase your odds of receiving a scholarship by starting early. Below are some options to consider when planning your scholarship search strategy.

Employers — Most major corporations offer financial aid, tuition reimbursement, or scholarships for employees or employee's children. Inquire today to find out whether you or your parent's employer offers this benefit.

Volunteer work — Local volunteer organizations are another great source of scholarships. Check with service organizations that you have participated with.

Organizations — Professional or social organizations such as 4-H, Jaycees, and Lions Club, may offer scholarships to their members. Other organizations offer scholarships to students who are studying what they support, even if you are not a member.

Unions — Are you or your parents a member of a union? Many of the major labor unions offer scholarships for members and their dependent children (AFLCIO, Teamsters, etc.)

Church — Check with your church. Your local parish may have scholarships for their members, or they may direct you to church headquarters for additional options.

Chamber of Commerce — Check with your local Chamber of Commerce. Many offer grants to students in the community, or they can provide a listing of members that may offer small scholarships to local students.

High school — Check with your high school guidance counselors, principals, teachers, and other administrators. Many high schools have scholarships specifically for their students.

Take the PSAT — While you are in high school, you will be offered the opportunity to take the PSAT test, usually in your Junior year. Many National Merit Scholarship Programs are determined by the scores you receive on the PSAT test, and some private scholarship programs require you to take the PSAT.

Your College or University's Financial Aid Office — Many offer access to computer databases (often for a \$5 or \$10 fee), have a collection of books with sources, and will have a bulletin board with posted notices of scholarships. The chairperson or head of the department you are studying in is an often overlooked area to find scholarship information. Once you are in school, check with the head of the department you are studying in. They may have information available that the financial aid office does not have.

The Web — Hit the major search engines to find scholarships. There is a lot of information to be found, so be prepared to spend a lot of time using this as a resource.

Newspapers — Watch for announcements of local students receiving scholarships and find out where you can apply for the same scholarship the following year. Local firms and organizations may use the newspaper to announce scholarships as well.

Yellow pages — Contact professional or social organizations that have a chapter in your city as well as major corporations to find out if they offer any scholarships, both locally and nationally.